

**NORTHWESTERN LONG TERM CARE INSURANCE COMPANY - NAIC 69000****LTC Individual - Comprehensive - Tax Qualified**

Policy Form: RS.LTC.(0708)

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

**Maximum Policy Benefit Amounts = In year(s).**

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
		YES			YES				Notes: No longer offering Lifetime Benefit on new issues.

**Nursing Home Daily Benefit Amounts** - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	Other	Company Notes
\$50	\$400	\$10	YES				Notes: None reported by company.

**Residential Care Facility Daily Benefit Amounts** - Represents the percentage of the Nursing Home Daily Benefit Amount.

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: None reported by company.

**Home Care Benefit Amounts** - Represents the percentage of Home Care Benefit Amount.

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES						YES			Notes: None reported by company.

**Elimination Period = In days.**

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
							YES	YES	Notes: Elimination Periods are weekly 6 weeks; 12 weeks; 25 weeks.

**Inflation Protection**

5%	Guaranteed Purchase Option	Other	Company Notes
Compound 5% Simple	YES	YES	Notes: Also available: 3% compound; 4% compound

**Waiver of Premium**

Premiums will be waived once the policyowner has met the need for long-term care outlined in the contract.

**NORTHWESTERN LONG TERM CARE INSURANCE COMPANY - NAIC 69000****Long Term Care Insurance Rates**

Policy Form: RS.LTC.(0708)

LTC Individual - Comprehensive - Tax Qualified

**42 Day Elimination Period****84 Day Elimination Period**

ISSUE AGE	42 Day Elimination Period				84 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$2,345	\$0	\$0	\$557	\$2,038	\$0	\$0
55	\$0	\$2,504	\$0	\$0	\$686	\$2,176	\$0	\$0
60	\$0	\$2,826	\$0	\$0	\$906	\$2,457	\$0	\$0
65	\$0	\$3,306	\$0	\$0	\$1,238	\$2,874	\$0	\$0
70	\$0	\$4,505	\$0	\$0	\$1,966	\$3,917	\$0	\$0
75	\$0	\$6,429	\$0	\$0	\$3,240	\$5,591	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Customer Service Telephone Number:** 1-800-890-6704